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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/608,764	06/27/2003	Laurie Allen	60655.0400	7167

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EXAMINER

HAMMOND III, THOMAS M

ART UNIT	PAPER NUMBER
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3609

MAIL DATE	DELIVERY MODE
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07/09/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/608,764

Applicant(s)

ALLEN ET AL.

Examiner

Thomas M. Hammond III

Art Unit

3609

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 June 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-12 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>04/15/2004, 07/13/2005</u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

1. This action is in reply to the application filed on 06/27/2003.
2. Claims 1-12 are currently pending and have been examined.

Information Disclosure Statement

3. The Information Disclosure Statements filed on 04/15/2004 & 07/13/2005 have been considered.

Initialed copies of the Form 1449 are enclosed herewith.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 1-3, 6-8, 11-12 are rejected under 35 U.S.C. 102(e) as being anticipated by *Khanna et al.*, US Patent Publication No. US 2002/0133605 A1.

As per claim 1

Khanna teaches:

- Receiving an on-line request from a user for account data (see at least page 3, paragraph 39; Figure 5 and associated text)
- Retrieving data on-line from multiple sources to obtain the account data (see at least page 3, paragraph 39; Figure 5 and associated text)
- Conditioning the account data for transmission to the user (see at least page 3, paragraph 39; Figure 4 and associated text)
- Sending the account data on-line to the user (see at least page 3, paragraph 39; Figure 5 and associated text)

Art Unit: 3609

As per claim 2

Khanna teaches the method of claim 1, as described above.

Khanna further teaches:

- The retrieving step includes retrieving the data from the multiple sources in disparate formats (see at least page 3, paragraph 39; Figure 4 and associated text)
- The conditioning step includes converting the data from the disparate formats into a single format (see at least page 3, paragraph 39; Figure 4 and associated text)

As per claim 3

Khanna teaches the method of claim 1, as described above.

Khanna further teaches:

- Formatting the account data into a report (see at least page 3, paragraph 39; Figure 4 and associated text)

As per claim 6

Khanna teaches:

- Submitting an on-line request the user for account data (see at least page 3, paragraph 39; Figure 5 and associated text)
- Having data retrieved on-line from multiple sources to obtain the account data (see at least page 3, paragraph 39; Figure 5 and associated text)
- Having the account data conditioned for transmission to the user (see at least page 3, paragraph 39; Figure 4 and associated text)
- Receiving the requested account data on-line (see at least page 3, paragraph 39; Figure 5 and associated text)

Art Unit: 3609

As per claim 7

Khanna teaches the method of claim 6, as described above.

Khanna further teaches:

- The retrieving step includes having the data retrieved from the multiple sources in disparate formats (see at least page 3, paragraph 39; Figure 4 and associated text)
- The conditioning step includes having the data converted from the disparate formats into a single format (see at least page 3, paragraph 39; Figure 4 and associated text)

As per claim 8

Khanna teaches the method of claim 6, as described above.

Khanna further teaches:

- Receiving the account data formatted into a report (see at least page 3, paragraph 39; Figure 4 and associated text)

As per claim 11

Khanna teaches:

- A module for receiving an on-line request from a user for account data (see at least page 3, paragraph 39; Figure 5 and associated text)
- A module for retrieving data on-line from multiple sources to obtain the account data (see at least page 3, paragraph 39; Figure 5 and associated text)
- A module for conditioning the account data for transmission to the user (see at least page 3, paragraph 39; Figure 4 and associated text)
- A module for sending the account data on-line to the user (see at least page 3, paragraph 39; Figure 5 and associated text)

Art Unit: 3609

As per claim 12

Khanna teaches:

- A module for submitting an on-line request the user for account data (see at least page 3, paragraph 39; Figure 5 and associated text)
- A module for having data retrieved on-line from multiple sources to obtain the account data (see at least page 3, paragraph 39; Figure 5 and associated text)
- A module for having the account data conditioned for transmission to the user (see at least page 3, paragraph 39; Figure 4 and associated text)
- A module for receiving the requested account data on-line (see at least page 3, paragraph 39; Figure 5 and associated text)

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 4-5, 9-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over *Khanna*, in view of, *Bartoli et al.*, US Patent No. 6,047,268.

As per claim 4

Khanna teaches the method of claim 1, as described above.

Khanna does not teach:

- Receiving from the user a query associated with the request
- Processing the retrieved data to extract the account data satisfying parameters of the query
- Sending the extracted account data on-line to the user

Bartoli teaches:

- Receiving from the user a query associated with the request (see at least column 7, lines 6-34)
- Processing the retrieved data to extract the account data satisfying parameters of the query (see at least column 7, lines 6-34)
- Sending the extracted account data on-line to the user (see at least column 7, lines 6-34)

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Khanna to include the teachings of Bartoli. One would have been motivated to do so

Art Unit: 3609

in order to be able to extract aggregate data, including financial data, from an online source (see at least Khanna page 1, paragraph 6).

As per claim 5

Khanna, in view of Bartoli teaches the method of claim 4, as described above.

Khanna further teaches:

- Formatting the extracted data into a report (see at least page 3, paragraph 39; Figure 4 and associated text)

As per claim 9

Khanna teaches the method of claim 6, as described above.

Khanna does not teach:

- Submitting from the user a query associated with the request
- Having the retrieved data processed to extract the account data satisfying parameters of the query
- Receiving the extracted account data on-line to the user

Bartoli teaches:

- Submitting from the user a query associated with the request (see at least column 7, lines 6-34)
- Having the retrieved data processed to extract the account data satisfying parameters of the query (see at least column 7, lines 6-34)
- Receiving the extracted account data on-line to the user (see at least column 7, lines 6-34)

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Khanna to include the teachings of Bartoli. One would have been motivated to do so in order to be able to extract aggregate data, including financial data, from an online source (see at least Khanna page 1, paragraph 6).

Art Unit: 3609

As per claim 10

Khanna, in view of Bartoli teaches the method of claim 9, as described above.

Khanna further teaches:

- Receiving the extracted data formatted into a report (see at least page 3, paragraph 39; Figure 4 and associated text)

Art Unit: 3609

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thomas M. Hammond III whose telephone number is 571-270-1829. The examiner can normally be reached on Monday - Thursday, 7AM - 5PM EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Reagan can be reached on 571-272-6710. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Thomas M Hammond III

Patent Examiner

Art Unit 3691

07-02-07

JAMES REAGAN
SUPERVISORY PATENT EXAMINER

